



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Confirmation No.: 9086

Michael Lewis, et al.

Group Art Unit No.: 3624

Serial No.: 09/708,124

Examiner: James M. Alpert

Filed: November 2, 2000

For: METHOD AND APPARATUS FOR  
EVALUATING FRAUD RISK IN AN  
ELECTRONIC COMMERCE TRANSACTION

Mail Stop Amendment  
Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

**REPLY TO OFFICE ACTION**

Sir:

In reply to the Office Action mailed August 18, 2006, the shortened statutory period for which runs until November 18, 2006, extended to November 20, 2006 because November 18 was a Saturday, reconsideration of the application is respectfully requested in light of the amendments and remarks herein. Amendments to the specification, amendments to the claims, and remarks are presented on separate sheets below.

**Amendments to the Claims** are reflected in the listing of claims that begins on page 2.

**Remarks** begin on page 14 of this paper.

**CERTIFICATE OF MAILING**

I hereby certify that this correspondence is being deposited with the United States Postal Service as first-class mail in an envelope addressed to: Mail Stop Amend, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

on November 20, 2006

by ChristopherJPalermo#42056/  
Christopher J. Palermo, Reg. No. 42,056